

2389583

Washington County, Oregon

02/01/2008 02:52:43 PM

2008-009111

D-PA

Cnt=1 Stn=13 I CASTILLO

\$20.00 \$5.00 \$11.00 - Total = \$36.00



01212476200800091110040044

I, Richard Hobemicht, Director of Assessment and Taxation and Ex-Officio County Clerk for Washington County, Oregon, do hereby certify that the within instrument of writing was received and recorded in the book of records of said county.

Richard Hobemicht, Director of Assessment and Taxation, Ex-Officio County Clerk



Record and Return to

Title Services

Wilshire Credit Corporation

14523 SW Minikan Way, Suite 200

Beaverton, OR 97005

✱ Prepared By & Return To:
Mississippi Real Estate Closings
5699 Getwell Road
Building G, Suite 1
Southaven, MS 38672
662-349-1818

508-81

4/16/08 8:22:43 *mlr*
P BK 125 PG 446 *mlr*
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

LIMITED POWER OF ATTORNEY

FROM: BANK OF NEW YORK

TO: WILSHIRE CREDIT CORPORATION

1404

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that the undersigned, The Bank of New York Trust Company, National Association as Successor in Interest to JPMorgan Chase Bank N.A., as Trustee For The MLMI SURF Trust Series 2005-BC4, having its branch office at 601 Travis, Houston, Texas, 77002 and its main office at 700 South Flowers, 2nd Floor, Los Angeles, CA 90017-4104 (the "Bank"), hereby appoint Wilshire Credit Corporation, to be the Bank's true and lawful Attorney-in-Fact (the "Attorney") to act in the name, and on behalf, of the Bank with power to do only the following in connection with MLMI SURF Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-BC4 on behalf of the Bank.

1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or re-recordings is for the purpose of correcting the Mortgage or Deed of Trust to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued and said modification or re-recording, in either instance, does not adversely affect the lien of the Mortgage or Deed of Trust as insured.
2. The subordination of the lien of a Mortgage or Deed of Trust to an easement in favor of a public utility company of a government agency or unit with powers of eminent domain; this section shall include, without limitation, the execution of partial satisfactions/releases, partial reconveyances or the execution or requests to trustees to accomplish same.
3. The conveyance of the properties to the mortgage insurer, or the closing of the title to the property to be acquired as real estate owned, or conveyance of title to real estate owned.
4. The completion of loan assumption agreements and modification agreements.
5. The full or partial satisfaction/release of a Mortgage or Deed of Trust or full conveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.
6. The assignment of any Mortgage or Deed of Trust and the related Mortgage Note, in connection with the repurchase of the mortgage loan secured and evidenced thereby.
7. The full assignment of a Mortgage or Deed of Trust upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including, without limitation, the assignment of the related Mortgage Note.
8. With respect to a Mortgage or Deed of Trust, the foreclosure, the taking of a deed in lieu of foreclosure, or the completion of judicial or non-judicial foreclosure or termination, cancellation or rescission of termination, cancellation or rescission of any such foreclosure, including, without limitation, any and all of the following acts:
 - a. the substitution of trustee(s) serving under a Deed of Trust, in accordance with state law and the Deed of Trust;
 - b. the preparation and issuance of statements of breach or non-performance;
 - c. the preparation and filing of notices of default and/or notices of sale;
 - d. the cancellation/rescission of notices of default and/or notices of sale;

e. the taking of a deed in lieu of foreclosure; and

f. the preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Mortgage, Deed of Trust or state law to expeditiously complete said transactions in paragraphs 8.a. through 8.e., above; and

9. to execute any other documents referred to in the above-mentioned documents or that are ancillary or related thereto or contemplated by the provisions thereof; and

to do all things necessary or expedient to give effect to the aforesaid documents including, but not limited to, completing any blanks therein, making any amendments, alterations and additions thereto, to endorse which may be considered necessary by the Attorney, to endorse on behalf of the Trustee all checks, drafts and/or negotiable instruments made payable to the Trustee in respect of the documents, and executing such other documents as may be considered by the Attorney necessary for such purposes.

This Power of Attorney is effective for one (1) year from the date hereof or the earlier of (i) revocation by the Bank, (ii) the Attorney shall no longer be retained on behalf of the Bank or an affiliate of the Bank; or (iii) the expiration of one year from the date of execution.

The authority granted to the attorney-in-fact by the Power of Attorney is not transferable to any other party or entity.

This Agreement shall be governed by, and construed in accordance with, the laws of the State of New York without regard to its conflicts of law principles.

All actions heretofore taken by said Attorney, which the Attorney could properly have taken pursuant to this Power of Attorney, be, and hereby are, ratified and affirmed.

IN WITNESS WHEREOF, The Bank of New York Trust Company, National Association as Successor in Interest to JPMorgan Chase Bank, National Association, as Trustee For The MLMI SURF Trust Series 2005-BC4, pursuant to that Pooling and Servicing Agreement among Merrill Lynch Mortgage Investors, Inc., (the "Depositor"), Wilshire Credit Corporation (the "Servicer"), and the Trustee, dated as of May 1, 2005, and these present to be signed and acknowledged in its name and behalf by Rafael Herrera its duly elected and authorized Managing Director this 1st day of November, 2007.

The Bank of New York Trust Company, National Association, as Successor in Interest to JPMorgan Chase Bank, National Association, as Trustee For The MLMI SURF Trust Series 2005-BC4

By: 

Name: Rafael Herrera
Title: Managing Director

By: 

Name: Terry Stewart
Title: Vice President

Witness: 

Printed Name: Josie Jimenez

Witness: 

Printed Name: Eugene Briones II

ACKNOWLEDGEMENT

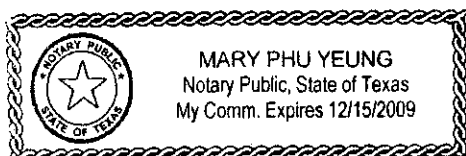
STATE OF TEXAS §
 §
 COUNTY OF HARRIS §

Personally appeared before me the above-named Rafael Herrera and Terry Stewart, known or proved to me to be the same person who executed the foregoing instrument and to be the Managing Director and Vice President respectively of The Bank of New York Trust Company, National Association as Successor in Interest to JPMorgan Chase Bank, National Association, as Trustee For The MLMI SURF Trust Series 2005-BC4, and acknowledged that they executed the same as their free act and deed and the free act and deed of the Trustee.

Subscribed and sworn before me this 1st day of November, 2007.


 NOTARY PUBLIC

My Commission expires: _____



I, **Richard W. Hobernicht**, Director of Assessment and Taxation and Ex-Officio County Clerk for Washington County, do hereby certify this to be a true and correct copy of the original.

Date: February 1, 2008

By: J Reed, Deputy Clerk

SECRETARY'S CERTIFICATE
(Wilshire Credit Corporation)

I, Mark H. Peterman, the duly elected and incumbent Secretary of Wilshire Credit Corporation (the "Company"), a Nevada corporation, hereby certify that, by consent minutes dated as of March 3, 2008, the following resolutions were adopted, that they have been recorded in the minute books of the Company that are now kept by me, and that they have not been amended or revoked and are still in full force and effect:

RESOLVED, that the following persons are hereby authorized and directed to take all actions necessary or desirable to administer individual loan assets of the Company and individual loan assets of clients of the Company which the Company is authorized to administer (the "Assets") including, without limitation, loans and real property and to sign on behalf of and in the name of the Company all documents relating to the administration of the Assets including without limitation, endorsements, allonges, assignments of mortgages and trust deeds, other assignments, request for reconveyances, full reconveyances, satisfactions, deeds, leases, contracts and legal pleadings, and to appear on behalf of the Company in any foreclosure and legal proceedings related to such Assets:

Jay Memmott	Shawn Kelly
Russ Campbell	Athos Codazzi
Mark Peterman	Travis Lane
Heidi Peterson	Duane Leckey
Ken Frye	Sandra McMullen
Curtis Rethwisch	Brandt Himler
Kathy Anderson	Bryce Fendall
Ed Wong	Adam Schechter
Diane Klimek	David Solomon

RESOLVED FURTHER, that the following person is hereby authorized and directed to execute the following documents necessary or desirable to release a lien on a mortgage, deed of trust or vehicle title during administration of individual loan assets of the Company and individual loan assets of clients of the Company which the Company is authorized to administer: endorsements, allonges, assignments of mortgages, trust deeds, and other assignments, satisfactions, discharges, lien releases, cancellations, requests for reconveyance, substitutions of trustee, appointments of successor trustee, full reconveyances, and affidavits and indemnification when original documents are missing:

Charlene Busselaar

RESOLVED FURTHER, that the following person is hereby authorized and directed to execute the following documents necessary or desirable to administer individual loan assets of the Company and individual loan assets of clients of the Company which the Company is authorized to administer: endorsements, allonges, assignments of mortgages, trust deeds, and other assignments:

Treva Moreland

RESOLVED FURTHER, that the following persons are hereby authorized and directed to execute deeds of real property as necessary or desirable to administer individual loan

assets of the Company and individual loan assets of clients of the Company which the Company is authorized to administer:

Barbara Smith
Alicia Laster
Meaghan Robinson

RESOLVED FURTHER, that the following persons are hereby authorized and directed to execute loan modifications as necessary or desirable to administer individual loan assets of the Company and individual loan assets of clients of the Company which the Company is authorized to administer:

Dillon Kile
Chris Tufts

RESOLVED FURTHER, that the authorization provided in all prior resolutions of the Company providing authorizations as described above to persons other than those listed here are terminated for acts after the date of these resolutions and that the authorization provided for the above persons shall terminate upon the earlier of the discontinuance of their employment with the Company's employment affiliate or a subsequent resolution.

RESOLVED FURTHER, that, the appropriate officers of the Company be, and each of them hereby is, authorized and directed to take any further action and execute, deliver, and file any such document as may be deemed necessary or advisable in order to implement the purpose and intent of the foregoing resolutions.

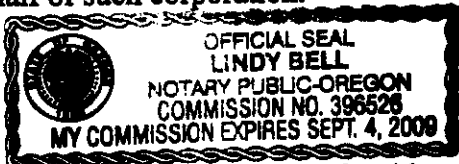
IN WITNESS WHEREOF, I have executed this Certificate this 3rd day of March 2008.

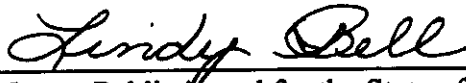


Mark H. Peterman

County of Washington)
) /ss/
State of Oregon)

This instrument was acknowledged before me, Lindy Bell, on March 3, 2008, by Mark H. Peterman, personally known to me to be the Secretary of Wilshire Credit Corporation, on behalf of such corporation.




Notary Public in and for the State of Oregon
My Commission Expires: September 21, 2010

I, Jay H. Memmott, President and CEO of the Company, do hereby certify that Mark H. Peterman is the duly elected, qualified and acting Secretary of the Wilshire Credit Corporation and that the signature appearing above is his genuine signature.

IN WITNESS WHEREOF, I have hereunto signed my name.

Dated: March 3, 2008


Name: Jay H. Memmott
Title: President and CEO